

Information to identify the case:

Debtor 1	<u>Cathy Alpha Harris</u>	Social Security number or ITIN	xxx-xx-9606
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Virginia			
Case number: 18-10492-KHK			

Discharge of Debtor

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Cathy Alpha Harris

March 3, 2025

For the court:

Charri S Stewart
Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Cathy Alphaena Harris
Debtor

Case No. 18-10492-KHK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0422-9
Date Rcvd: Mar 03, 2025

User: Stephanie
Form ID: 3180W

Page 1 of 3
Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 05, 2025:

Recip ID	Recipient Name and Address
db	+ Cathy Alphaena Harris, 47 Fendall Ave., Alexandria, VA 22304-6342
cr	+ Deutsche Bank National Trust Company, as Trustee f, BWW Law Group, LLC, 8100 Three Chopt Rd. Suite 240, Richmond, VA 23229-4833
14261339	+ Deutsche Bank National Trust Company,, as Trustee for GSAMP Trust 2005-SEA2, BWW Law Group, LLC, 8100 Three Chopt Rd. Suite 240, Richmond, VA 23229-4833
14238411	+ Parkside Townhomes Condo Assn, 4307 Gallatin Street, Hyattsville, MD 20781-2051
14238412	+ Parkside Townhomes Condo Assn, c/o DISTRICT REG AGT SERV, 1025 CONNECTICUT AVE NW 615, Washington, DC 20036-5446
14309858	+ Parkside Townhomes Condominium Association, David W. Gaffey, Esquire, WHITEFORD, TAYLOR & PRESTON, LLP, 3190 Fairview Park Drive, Suite 800, Falls Church, Virginia 22042-4558
14261050	+ Parkside Townhomes, A Condominium, c/o Alderman, Devorsetz & Hora PLLC, 1025 Connecticut Avenue, NW, Suite 615, Washington, DC 20036-5446
14668970	+ U.S. Bank National Association, Orlans PC, PO Box 2548, Leesburg, VA 20177-7754

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Mar 04 2025 02:28:00	SELECT PORTFOLIO SERVICING, INC, PO Box 65250, Salt Lake City, UT 84165-0250
cr	+ Email/Text: RASEBN@raslg.com	Mar 04 2025 02:24:00	U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, RAS Crane, LLC, 10700 Abbott's Bridge Road, suite 170, Duluth, GA 30097-8461
14238409	+ EDI: JPMORGANCHASE	Mar 04 2025 06:43:00	Chase Mortgage, 3415 Vision Drive, Columbus, OH 43219-6009
14238409	+ Email/PDF: ais.chase.ebn@aisinfo.com	Mar 04 2025 04:16:02	Chase Mortgage, 3415 Vision Drive, Columbus, OH 43219-6009
15522912	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Mar 04 2025 02:28:00	Deutsche Bank National Trust Company, as Trustee, Serviced by Select Portfolio Servicing., PO Box 65250, Salt Lake City, UT 84165-0250
14340168	+ EDI: JPMORGANCHASE	Mar 04 2025 06:43:00	JPMorgan Chase Bank, National Association, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansa Lane, Monroe, LA 71203-4774
14340168	+ Email/PDF: ais.chase.ebn@aisinfo.com	Mar 04 2025 05:00:15	JPMorgan Chase Bank, National Association, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansa Lane, Monroe, LA 71203-4774
14238410	Email/Text: nsm_bk_notices@mrcooper.com	Mar 04 2025 02:25:00	Nationstar Mortgage, 350 Highland Dr, Lewisville, TX 75067-4177
14316184	+ EDI: JEFFERSONCAP.COM	Mar 04 2025 06:43:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14307658	+ Email/Text: RASEBN@raslg.com	Mar 04 2025 02:24:00	U.S. BANK NATIONAL ASSOCIATION,

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Madison Wilson, Robertson, Anschutz & Schneid,
PL, 6409 Congress Ave. #100, Boca Raton, FL
33487-2853

14335141 + Email/Text: nsm_bk_notices@mrcooper.com

Mar 04 2025 02:25:00

U.S. BANK NATIONAL ASSOCIATION,
NATIONSTAR MORTGAGE LLC D/B/A/ MR.
COOPE, ATTN: BANKRUPTCY DEPT, PO
BOX 619096, DALLAS, TX 75261-9096

TOTAL: 11

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Deutsche Bank National Trust Company, as Trustee f
cr		JPMorgan Chase Bank, NA
cr		Parkside Townhomes Condominium Association, Inc.
cr		U.S. Bank National Association, As Trustee For Leh
cr	*+	Deutsche Bank National Trust Company, as Trustee f, BWW Law Group, 8100 Three Chopt Road, Suite 240, Richmond, VA 23229-4833
cr	*+	Parkside Townhomes, A Condominium, c/o Alderman, Devorsetz & Hora PLLC, 1025 Connecticut Ave NW, Suite 615, Washington, DC 20036-5446
14263050	*+	Parkside Townhomes, A Condominium, c/o Alderman, Devorsetz & Hora PLLC, 1025 Connecticut Ave NW, Suite 615, Washington, DC 20036-5446
cr	##+	Lehman XS Trust Mortgage Pass-Through Certificates, LOGS Legal Group LLP, 501 Independence Parkway, Suite 203, Chesapeake, VA 23320-5174

TOTAL: 4 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 05, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 3, 2025 at the address(es) listed below:

Name	Email Address
Andrea Lynn Betts-Whalen	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE bkecfinbox@aldridgepите.com
Barry W. Spear	on behalf of Creditor Deutsche Bank National Trust Company as Trustee for the GSAMP 2005-SEA2 Mortgage Pass-Through Certificates, Series 2005-SEA2 Barry.Spear@bww-law.com, bankruptcy@bww-law.com
Barry W. Spear	on behalf of Creditor Deutsche Bank National Trust Company as Trustee for GSAMP Trust 2005-SEA2 Barry.Spear@bww-law.com, bankruptcy@bww-law.com
Barry W. Spear	on behalf of Creditor Deutsche Bank National Trust Company as Trustee for the GSAMP 2005-SEA2 Mortgage Pass-Through Certificates, Series 2005-SEA2 c/o Select Portfolio Servicing, Inc. Barry.Spear@bww-law.com, bankruptcy@bww-law.com
Daniel Kevin Eisenhauer	on behalf of Creditor U.S. Bank National Association As Trustee For Lehman XS Trust Mortgage Pass-Through Certificates,

District/off: 0422-9

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Series 2006-GP2 ANHSOrlans@InfoEx.com, ecfaccount@orlans.com

Daniel M. Press

on behalf of Debtor Cathy Alphaena Harris dpress@chung-press.com pressdm@gmail.com;danpress@recap.email

David William Gaffey

on behalf of Creditor Parkside Townhomes Condominium Association Inc. dgaffey@whitefordlaw.com,
clano@whitefordlaw.com

Francisco J. Cardona

on behalf of Creditor Deutsche Bank National Trust Company as Trustee for the GSAMP 2005-SEA2 Mortgage Pass-Through
Certificates, Series 2005-SEA2 fcardona@raslg.com

Keith M. Yacko

on behalf of Creditor Deutsche Bank National Trust Company as Trustee for the GSAMP 2005-SEA2 Mortgage Pass-Through
Certificates, Series 2005-SEA2 kyacko@mtglaw.com, ecfnotifications@mtglaw.com

Madison Wilson

on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE bkyecf@rasflaw.com, mwilson@rasflaw.com

Marcelo R. Michel

on behalf of Trustee Thomas P. Gorman mmichel@chapter13alexva.com mmichelesq@gmail.com

Mary F. Balthasar Lake

on behalf of Creditor Deutsche Bank National Trust Company as Trustee for the GSAMP 2005-SEA2 Mortgage Pass-Through
Certificates, Series 2005-SEA2 c/o Select Portfolio Servicing, Inc. Mary.Lake@bww-law.com, Bankruptcy@bww-law.com

Matthew W. Cheney

ustpregion04.ax.ecf@usdoj.gov

Randa Azzam

on behalf of Creditor Lehman XS Trust Mortgage Pass-Through Certificates Series 2006-GP2, U.S. Bank National Association,
as Trustee logsecf@logs.com

T. Cary Devorsetz

on behalf of Creditor Parkside Townhomes A Condominium cdevorsetz@adhlawfirm.com

Thomas P. Gorman

ch13alex@gmail.com tgorman26@gmail.com

TOTAL: 16